

Sinn Fein Flags Wave Adieu to Miss M'Swiney

Late Mayor of Cork's Sister Sails to Attend Dail Eireann With Boland, Who Predicts Irish Freedom

J. P. Morgan on Liner Commander Byrd Also Departs for England to Bring Back Big Dirigible

Sinn Fein sympathizers, cheering and waving flags of the Irish republic, bade goodby to Harry J. Boland, "envoy of the Irish republic," and Miss Mary MacSwiney, sister of the late Lord Mayor of Cork, as they sailed yesterday afternoon on the White Star liner Olympic to attend the Dail Eireann meeting in Ireland.

The Olympic carried on her voyage to Cherbourg and Southampton a large list of passengers, including J. Pierpont Morgan, Charles Steele, of the Morgan firm, and Mrs. Steele; twenty-five Jewish delegates to the International Zionist Congress in Carlsbad and Lieutenant Commander Richard Evelyn Byrd jr., U. S. N., who will navigate the big English-built dirigible scheduled to leave soon on her trans-Atlantic air flight to this country.

Farewell Message to U. S. As they arrived at the gangplank, surrounded by their many admirers, Miss MacSwiney and Mr. Boland gave out farewell messages to the American people. A year ago, from the time of her sailing, Miss MacSwiney said, her brother Terence MacSwiney, then the Lord Mayor of Cork, had concluded the

first day of his historic fast. She added: "I am called home to take part in an historic session of the Dail Eireann. To me it is of great significance that the deliberations synchronize with the anniversary of the period during which my brother overcame morally the might of the British Empire. In his name and in my own I thank the people of America for the warm welcome they have given to me in this country."

In his message Mr. Boland said: "The principles for which America entered the World War and for which thousands of her sons made the supreme sacrifice are again at stake. In the peace negotiations now going on between England and Ireland, Ireland looks to America to throw the great weight of her influence behind the Irish people. The Irish people had hoped that the promises given to the world by America and her associates would be redeemed at Paris."

Disarmament Plan Praised Adding that Ireland looks with hope to the Harding disarmament conference as a means to guarantee the future peace of the world, Mr. Boland said that Ireland is confident that as a result of the conference she will be restored again to her rightful place as a nation.

Both he and Miss MacSwiney carried safe conduct papers to permit them to travel through England unmolested, to the republican Parliament in Dublin. Stephen M. O'Mara, the Mayor of Limerick, will replace Mr. Boland as envoy here, the latter said.

Mr. Morgan, who failed to sail last Saturday with his wife and son Julius, owing to the condition of his partner, Mr. Davidson, said he was not certain how long he would remain abroad, but that he was "just on his regular vacation."

Mr. and Mrs. Steele, who are with Mr. Morgan, said they were bound on a shooting trip in Scotland.

Byrd Ready for Air Trip Commander Byrd attached to the Aviation Department at Washington and an expert in aeronautics, told of his plans for the forthcoming ocean flight in the new American dirigible. He said he didn't believe it would be possible to leave on August 25 as scheduled owing to tests yet to be made and bad weather conditions in England. "We expect to make the trip in

Blindfolded Bats Teach Flyers To Avoid Collision by Sound

WASHINGTON, Aug. 13.—British aviation scientists have solved the secret of how bats avoid objects they cannot see and are applying their discovery to air craft in the hope of safeguarding them against collisions. Reports of the experiments, made public here to-day by an army aviation statement, said progress was being made with devices adapted from studies of the bats which would act as preventative against collisions of air craft.

According to the statement the scientists blindfolded a number of bats and released them in a room which was crossed with many wires and partitioned from another room by a grid containing holes just large enough for the bats to fly through. The result was

that the flying mammals never touched a wire and flew through the holes with ease. The experiments revealed the bats' secret. They were found to emit a note, often inaudible to the ear, which would bound back from the wires and partition, conveying accurate information to the bats' sensitive ears and enabling them to map out space with exactness.

Aeronautical experts believe that airplanes can do the same thing. The British are busy devising instruments to that end, and their efforts are said already to have led to the development of instruments which are expected to record for airmen sounds as they approach objects.

It is said that this information is expected to be supplied equally as well in the dark or mist as in clear atmosphere.

about 100 hours," he said. "One difficulty, however, will be in keeping clear of a west to east air current which moves at a rate between 15 and 30 knots." He added that it is planned to fly at about a thousand feet and that the ship will probably make forty knots.

Five battleships, he said, would line the course of flight when the craft takes off.

Members of the Zionist administration who headed the Jewish delegation that sailed were Herman Canheim, Abraham Goldberg, Louis Lipsky, Louis Reibson and Peter J. Schweitzer. Others who sailed were: H. Perovitch, Dodge, American Minister to Serbia; Judge Samuel Seabury, Mrs. William Ross Proctor, Mr. and Mrs. H. Livingston Pyne, Mrs. George D. Pratt, J. Gordon Douglas, G. A. Cochran, J. H. Prentice and Mr. and Mrs. George W. Davidson.

The Olympic carried 360 first, 325 second and 585 third class passengers.

Noisy Chicago Tipplers Face Fine Rate Raise

Plain Drunks, \$3; Sleepy Ones, \$5; Fighting Drinkers, \$10, Is Scale

CHICAGO, Aug. 13.—Revised schedules of fines for various degrees of drunkenness, which take effect Monday, were announced to-day by Judge Charles F. McKinley, of the Chicago Avenue Police Court. The increase is designed to offset the rising cost of feeding prisoners.

Plain drunks will cost \$3; noisy drunks, \$5; drunks who go to sleep in public places, \$5; drunk and wanting to fight, \$10; drunk and fighting, \$10 to \$25.

Schedules to be announced soon will cover increased fines for misdemeanors, disorderly conduct and other offenses.

2,200 Drivers, On Strike, Win Every Demand

U. S. Trucking Co. Gives In After Union, Which First Repudiated the Walk-Out, Agrees to Authorize It

Wage Contracts Broken

1,500 Non-Union Employees of Van Owners Accept a Reduction of \$4 a Week

The 2,200 teamsters and chauffeurs employed by the United States Trucking Company, who declared what was termed an unauthorized strike Thursday, will return to work to-morrow with all their demands granted. The surrender of the company was due to the sudden change in policy of union leaders and organizers. When the strike was declared, these repudiated it. At a meeting Friday night they authorized it.

Until Friday night the leaders of the local teamsters' unions affected by the strike had repudiated the action of their men as breaking an agreement signed by them and officials of the company, and had gone to the extreme of declaring that they would assist the trucking corporation by unionizing all strike-breakers who should be put to work.

Refused to Accept Cut The strike, according to statements made by E. R. Lowe, general manager of the trucking concern, was brought about by the refusal of the men to accept a \$4 a week reduction in wages which they had agreed upon in lieu of working an hour longer each day.

The action of the union leaders in backing their men made it possible for the teamsters to call out all union labor handling the products belonging to clients of the United States Trucking Company.

When this possibility was placed before the officials of the company they decided to forego the fact that they possessed a written agreement with the men permitting the reduction and to accede to all demands, they declare. The terms of the old contract were agreed upon in every particular, except that the thirty-day notification clause is omitted.

Alfred E. Smith, former Governor, chairman of the board of directors of the company, has given his personal attention to the settlement of the trouble, to the sacrifice of everything political for the last several days.

Van Workers Accept Cut A strike of 1,500 employees of the Van Owners' Association, representing 90 per cent of the firms engaged in that industry, was prevented yesterday when an agreement was reached between owners and workers, whereby the latter agreed to a wage cut of \$1 a week.

The new agreement goes into effect to-morrow and will continue till August 1, 1922. A slump in the storage business is declared by the owners to have necessitated a decrease in wages. Commitments from both sides met and thrashed out the problem.

Under the new wage scale gasoline chauffeurs will receive \$36 a week; electric chauffeurs, \$32; double truck drivers, \$31.50; single truck drivers, \$28.50, and packers, \$33.

These workers do not belong to a union, and the amicable agreement effected in this case is pointed to by employers as a strong argument for the "open shop."

\$1,000 Stamps Seized From Alleged Bandit Identified

CHICAGO, Aug. 13.—Postal savings stamps valued at \$1,000, found in the possession of John W. Worthington, indicted last week as the "master mind" of the alleged band of bank post office and mail robbers whose operations have netted millions during the last eighteen months, were identified to-day, according to Colonel John V. Clinkin, Assistant United States District Attorney.

The stamps, Mr. Clinkin said, were stolen from E. C. McBride, president of the State Bank of Paw Paw, Ill., in August, 1920, by robbers who blew the bank safe.

'Tough Guy' Hoey Turns Soft as Shot Clips Hat

Patrolman Breaks In on Gangsters Raiding Saloon and Captures Ex-Convict

"Tough Guy Bill" Hoey, who, despite his youth, has been arrested twelve times and served much of the twenty-one years of his life in prison, again has fallen into the hands of the police, who said yesterday, in the West Side Court, that he was caught on Friday night while with a band of highwaymen who were robbing the patrons of a saloon at Forty-third Street and Eleventh Avenue.

Hoey, whose home is at 425 West Thirty-fifth Street, has considerable local reputation as a bad man, the police charge, but he met a man who was unfazed in Patrolman Frank Schiggino, of the West Forty-seventh Street station. Hoey quit after firing one shot at a revolver duel. The second shot of the fight came from Schiggino's gun and it passed through Hoey's hat.

Michael Brico, proprietor of the saloon raided by the gangsters, was ordered to summon the patrolman. All of the outlaws, he said, wore black masks. Schiggino ran into the place and a volley of shots missed him as the bandits lay for the doors. Hoey was singled out by the policeman and the fugitive turned with his back to a wall on the corner and fired a shot. After Schiggino shot Hoey threw up his hands and was knocked senseless.

The police produced records in court showing that Hoey was first arrested when eight years old and was sentenced to the reformatory. Since then he has been in the hands of the police an even dozen times.

On Trial for Wife Murder 29 Years After Her Death

EAGLE PASS, Tex., Aug. 13.—Twenty-nine years after the commission of the alleged crime, Estavar Tovar went to trial today on a charge of wife murder. The death had been forgotten until early last summer when Tovar quarreled with friends. Soon after persons with whom he had the disagreement furnished authorities with information which led to this arrest.

GIVING A THOUGHT TO FIRE INSURANCE

Fair Rates Make Sound Indemnity—Co-ordination Not a Trust or Monopoly—Costs Reduced and Discrimination Prevented—Voluntary Agreement to Restrict Profits

[Fifth of a Series of Eight Sketches. Previous Articles Will Be Mailed on Request. Write to the Editor, The Tribune, New York.]

NOT in a boastful spirit but with deep satisfaction it may be stated, I believe, that no business has played a larger or more generous part in the economic development of the United States than stock fire insurance, and ever since co-ordination for the purpose of rating was accorded public approval and given widespread legislative endorsement, achievements in Safeguarding America Against Fire have been signally successful.

It is to the public's interest to pay a fair rate for fire insurance and to get the best possible indemnity—that which is as nearly certain as human foresight can make it. Poor or uncertain insurance is worse than none at all. This series, therefore, has been specific in its references to "stock" fire insurance companies, which are those with paid-in capital stock, adequate reserves (required by the laws of the several states), and surplus accumulations held to make your indemnity the more certain—the companies that are regulated by the most rigid laws, whose standards of solvency are the highest and whose measure of security for your protection under all conditions is the greatest.

In introducing this sketch mention was made of the marked development that has followed public approval of coordinated effort. The modern system of fire insurance rating, into which the loss experience of 95 per cent of the insured property of the country is now gradually being injected, can in no sense be classed as a trust or a monopoly. Our business, today, is conducted to prevent discrimination between insurers, to keep down the cost of the service to the public and at the same time to offer immediate inducements in lower rates to those who safeguard their property from fire, thus giving them a voice in making their own rates.

In the old days all rating was done by officers and field representatives of the companies themselves, but in later years the work has passed into the hands of trained men, experts, independent in a large measure from both stock companies and agents, because of the intense competition in the business between the various companies and their representatives in every hamlet, village and city in the United States. No other result could be expected.

Just how rating is drifting away from direct company control is told in the report of the Illinois Legislative Commission appointed to investigate the whole subject. "The work of constructing basis schedules," the report says, "instead of being performed by secret conclaves of underwriters themselves under star chamber methods, as the public has been led to believe, appears from our testimony to have passed out of their hands almost entirely into the hands of trained experts. The testimony shows that fire companies have little or nothing to do with the construction of schedules. The schedule-maker in fire insurance today occupies a position analogous to that of the actuary in the life insurance. He is expected to deal with fire hazards by analysis and classifications of elementary parts."

Coordination among companies to reduce costs and prevent discriminations between insurers; schedule rating, subject to basic review by the State if desired; and adequate insurance to value, a point touched upon briefly in a previous sketch—these elements, I contend, together with a limitation on the maximum distributable profit to be realized on the net transactions of the companies, form the safest and surest method yet devised for the economic administration of any business of a quasi-public character. This, indeed, is the present day basis on which stock fire insurance companies are operating.

Our agreement with the National Convention of Insurance Commissioners to limit the profits to be derived from net underwriting operations was effected last spring after years of negotiations. It is based on five-year averages, defines confagurations and covers also the relationship between states—also factors of vital importance.

Under this system there is intense and healthy competition between the upward of three hundred stock companies doing business in the United States, with every incentive to keep down their expenses. Of course the best managed companies will make the most money, while the cost of fire insurance to the public as a whole, expressed in rates, is limited by definite agreement.

Probably no other business in the world of the magnitude of that transacted by stock fire insurance companies has entered into a voluntary agreement to limit the profit on its net operations to only 5 per cent, with an additional 3 per cent (for your greater security) to be applied to the accumulation of "confaguration reserve funds" which can be drawn upon only in event companies may not be able to meet their liabilities out of surplus funds when confagurations come.

To you men of business I ask this question: Is 5 per cent distributable profit on our net turnover too much for a business filled with so many intricacies and uncertainties as stock fire insurance and requiring so much knowledge and good judgment and in which the competition is so keen?

JOHN B. MORTON President NATIONAL BOARD OF FIRE UNDERWRITERS

75 WILLIAM STREET, NEW YORK Copies of "Safeguarding the Home," teaching fire prevention to you and your children, will be sent on request.

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Limited Quantities—One or Two of a Kind

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Originally 47.50 to 85.00

Deauville mesh slip-on frocks and country frocks.

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Worsted Jersey in white or colors; white or natural silk shantung.

AN ODD GROUP OF FINE SUITS, 65.00

Originally 85.00 to 175.00

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25.00 60.00 85.00

Originally 85.00 to 195.00

Daytime or evening models of silk or wool textiles, a few fur trimmed.

Misses' Cotton Frocks

12.50

Originally 25.00 to 39.50

Dotted Swiss, gingham or linen.

MISSES' COTTON FROCKS, 22.50

Originally up to 65.00

Women's Wool Skirts

7.50

Originally 12.75 to 35.00

Pleated or plain models of white ground flannel with stripes or plaids; also stockinette or tweed.

WHITE WASHABLE SKIRTS 5.00

Originally 7.50 to 10.50

Linen, pique, Bedford cord or gabardine.

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THE sheer ecstasy of feminine loveliness that permeated the court of Louis XIV. finds expression in the delicacy of smart accessories.

HARMONY in dress is an institutional creed of the Specialty Shop of Originations. The Costume Ensemble is the living ideal that guides the selection of the details that compose it. From remote times and distant climes Bonwit Teller & Co. assemble the isolated elements of dress, and fuse them into a perfect unity with the same sensitive, cultured taste that inspires an artist to create a painting from a motley of brush strokes or a composer to produce music from a myriad of notes. From the gown to the gloves, every factor of dress, intrinsically beautiful, is coordinated with every other, for each plays its particular part in the complete whole—the Autumn Costume Ensemble.



VENICE in the days of the Doges inspires flowing sleeves and elongated waistlines in Autumnal gowns.



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For Women and the Jeune Fille

AUTUMNAL GOWNS

The most distinguishing feature of Autumn gowns is their variety, now draping with supple, animated grace, now widening into a bouffant silhouette, now lengthening to the ankles, but always calling upon pliant, silk crepe or soft wool textiles to interpret their fluent lines, and always revealing originality in treatment.

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Long, slender, suggesting rather than following the natural lineaments, are the new Autumn suits, an exhibition of tailoring craftsmanship in their simplicity or an exposition of restrained elegance in their richness—of soft malleable textiles such as moussine, duvetyn or marvella. Many fur trimmed.

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